



SO ORDERED.

SIGNED this 17th day of July, 2013.

Catharine R. Aron

UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

IN THE MATTER OF:)	No. B-10-80779 C-13D
Kimberly N. Gallop)	
)	
Debtor(s))	

**ORDER GRANTING MOTION TO AUTHORIZE DEBTOR
TO ENTER INTO A TEMPORARY LOAN MODIFICATION**

On July 11, 2013, a hearing was held on Motion by the Debtor for authorization to enter into a temporary loan modification on an outstanding first mortgage on the property known as 1646 Snowmass Way, Durham, NC ("the real property") with PNC Mortgage ("PNC"). At the hearing, Koury L. Hicks, Esq. appeared on behalf of the Debtor; Richard M. Hutson II, Standing Trustee; appeared; and, no other party appeared or objected to the Debtor's Motion. The Court, after considering the Motion in this case and having heard and considered the statements of counsel and the Trustee, finds that the Motion should be allowed; therefore, it is ORDERED:

1. The Motion of the Debtor for authorization to enter into a temporary loan modification is granted.
2. The Debtor is authorized to obtain the temporary loan modification from PNC pursuant to the terms as outlined in the Motion, and the Debtor is further authorized to execute any and all documents necessary to consummate the temporary loan modification with PNC.
3. The payments to PNC shall continue to be paid through disbursements by the Trustee and pursuant to the approved modification, the Trustee shall disburse \$943.24 per month commencing with the next scheduled monthly disbursement for three (3) months.
4. Any previously allowed arrearage claim in favor of PNC is capitalized within the new principal balance and is therefore disallowed and no further disbursements will be made on the arrearage claim.

5. John T. Oructt, Esq. is allowed the presumptive fee of \$350.00 for services rendered in the filing of this Motion which shall be paid through the Debtors' plan.

END OF DOCUMENT

PARTIES TO BE SERVED

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Kimberly N. Gallop
1646 Snowmass Way
Durham, NC 27713

John T. Orcutt, Esq.
6616-203 Six Forks Rd.
Raleigh, NC 27615

Richard M. Hutson, II
Standing Trustee
PO Box 3613
Durham, NC 27702

James S. Livermon, III, Esq.
PO Box 353
Rocky Mt., NC 27802-0353

PNC Mortgage
PO Box 2155
Rocky Mt., NC 27802